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MSAC-4 12/09/02

Document Prepared by:

Sue Cary

P.O. BOX 468002, BEDFORD, OH 44146

Telephone #: 1-216-475-8707 When recorded return to: **US Bank Home Mtge** P.O. Box 468002 Bedford OH 44146 Mortgage Release Dept

Loan #: 9900553550

Investor Loan #: 9900553550

Pool #: 004414

PIN/Tax ID #: 1067352500062300

Property Address: 6325 KRISTEN CV

OLIVE BRANCH, MS 38654-3378

AUTHORIZATION TO CANCEL

US BANK, NA SUCCESSOR BY MERGER TO THE LEADER MORTGAGE COMPANY, whose address is P.O. BOX 468002, BEDFORD, OH 44146, being the present legal owner and holder of the indebtedness secured by that certain Deed of Trust described below, in acknowledgment of payment in full of all sums described in and secured by said Deed of Trust, does hereby authorize and request the Chancery Clerk of said County to enter satisfaction of and cancellation of record of said Deed of Trust.

Original Borrower(s): MONTELL G BRIDGEWATER AND MARIE A BRIDGEWATER

Original Beneficiary: FIRST NATIONAL MORTGAGE CORPORATION Original Trustee: ROBERT P. O'HARA AND/OR E. STEPHEN WHITE

Loan Amount: \$ 77,460.00

Date of Deed or Trust: 07/29/1996

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Book: 845 Recording Date: 07/31/1996 Legal Description: LOT 623, SECTION "N", MAGNOLIA ESTATES SUBDIVISION, LOCATED IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6 WEST, CITY OF OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 52, PAGE 43 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY,

MISSISSIPPI.

and recorded in the Real Property Records of DESOTO, State of Mississippi and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 3/18/2005 US BANK, NA SUCCESSOR BY MERGER TO THE LEADER MORTGAGE

A. Doherty

Vice/President

1ame

COMPANY

AAI

ephine Cuglewski sistan/Secretary

State of OH

County of CUYAHOGA On this date of 3/18/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named James A. Doherty and Josephine Cuglewski, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Secretary respectively of US BANK, NA SUCCESSOR BY MERGER TO THE LEADER MORTGAGE COMPANY, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth. Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Susan A. Carz My Commission Expires: 07/29/2009